



## US DIPLOMATIC SECURITY SERVICE – FACT SHEET FOR ID THEFT VICTIMS



This brief fact sheet is designed to provide you with a list of simple things you can do if you become a victim of identity theft:

### **1. FILE A POLICE REPORT WITH THE LOCAL AUTHORITIES**

Most insurance, credit, and other institutions will want some sort of proof that you have reported the crime to the local authorities, and this includes a police report filed abroad.

### **2. CONTACT ALL 3 MAJOR CREDIT BUREAUS IN WRITING**

There are 3 major credit bureaus – EQUIFAX, EXPERIAN, and TRANS UNION. These agencies compile your credit history, which documents your place(s) of employment, credit cards you hold, outstanding debt you owe, and so on. The primary means by which the credit bureaus identify you is through your Social Security Number. Have your SSN and other identifying information on hand when you call.

Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com); P.O. Box 740241, Atlanta, GA 30374- 0241

Experian: 1-888-EXPERIAN (397-3742); [www.experian.com](http://www.experian.com); P.O. Box 9532, Allen, TX 75013

TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com); Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

You can request a **90 day fraud alert** or a **7 year fraud alert**, the latter only available if you have a police report. Once the fraud alert is active on your credit reports, a credit grantor must contact you personally before any new accounts are opened in your name. **This is the single most important step you can take in protecting your identity, so do not delay!** Once the fraud alert is in place, **you are entitled to a free copy of your credit report(s)**. Review these reports and close any unauthorized or fraudulent accounts directly with the credit grantor **in writing**.

### **3. FILE A ID THEFT REPORT WITH THE FEDERAL TRADE COMMISSION**

Go to the following website to report the theft to the FTC:

[https://rn.ftc.gov/pls/dod/widtpubl\\$.startup?Z\\_ORG\\_CODE=PU03](https://rn.ftc.gov/pls/dod/widtpubl$.startup?Z_ORG_CODE=PU03)

If you do not have internet access, most public libraries offer free access. Alternately, you may call the FTC's ID theft hotline at (877) ID-THEFT.

### **4. CONTACT THE SOCIAL SECURITY ADMINISTRATION (SSA)**

If someone is earning wages and using your social security number, this may impact your benefits when you elect to retire. Review your **Social Security Statement, mailed to you annually**, and report any discrepancies directly to SSA by calling them at (800) 772-1213, or by going to <http://www.ssa.gov/pubs/10064.html#using>.